

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Denise M Riccio
Debtor

Case No. 21-02046-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Nov 02, 2021

User: AutoDocke
Form ID: pdf002

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2021:

Recip ID	Recipient Name and Address
db	+ Denise M Riccio, 102 Wood Haven Ct, Milford, PA 18337-4288
5436580	+ Anthony Riccio, 102 Wood Haven Ct, Milford, PA 18337-4288
5436582	+ Edfinancial, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
5442648	+ Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 03 2021 10:30:16	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5436581	+ Email/PDF: creditonebknofications@resurgent.com	Nov 02 2021 18:51:26	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
5441834	Email/Text: camanagement@mtb.com	Nov 02 2021 18:51:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5436583	Email/Text: camanagement@mtb.com	Nov 02 2021 18:51:00	M&T Bank, PO BOX 1288, Buffalo, NY 14240
5436584	+ Email/Text: brittany@sunriselake.org	Nov 02 2021 18:51:00	Sunrise Lake Property Owners Association, 101 Sunrise Drive, Milford, PA 18337-4001
5436585	+ Email/PDF: gecsed@recoverycorp.com	Nov 02 2021 18:51:34	Synch/Lowes, Po Box 965005, Orlando, FL 32896-5005
5436586	+ Email/PDF: gecsed@recoverycorp.com	Nov 02 2021 18:51:34	Synch/Tjx Cos, Po Box 965015, Orlando, FL 32896-5015
5436779	+ Email/PDF: gecsed@recoverycorp.com	Nov 02 2021 18:51:25	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5436587	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 02 2021 18:51:31	Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Patrick James Best	on behalf of Debtor 1 Denise M Riccio patrick@armlawyers.com kate@armlawyers.com;G29239@notify.cincompass.com;notices@nextchapterbk.com
Rebecca Ann Solarz	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA****IN RE:
Riccio, Denise M****CHAPTER: 13****CASE NO. 21-02046-MJC****Debtor(s)**☐ ORIGINAL PLAN**1st** AMENDED PLAN (indicate #)**0** Number of Motions to Avoid Liens**0** Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase- money security interest, set out in § 2.G	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ 68,189.40 plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
Month 1 (10/2021)	Month 60 (9/2026)	\$1,136.49			\$68,189.40
				Total Payments:	\$68,189.40

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. *Check One:*
- ☐ Debtor is at or under median income.
If this is checked, the rest of § 1.A.4 need not be completed or reproduced.
- ☒ Debtor is over median income. Debtor estimates that a minimum of \$ 156,996.60 must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$ 45,753.85. (Liquidation value is calculated as the value of all non- exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines:

- ☒ No assets will be liquidated. *If this is checked, skip § 1.B.2 and complete § 1.B.3 if applicable.*

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check One:

- ☒ None.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check One:

- ☐ None.
If this is checked, the rest of § 2.B need not be completed or reproduced.
- ☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Sunrise Lake Property Owners Association	Residential Dwelling	

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check One:

- ☒ None.

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.) Check One:

- ☐ None.
If this is checked, the rest of § 2.D need not be completed or reproduced.
- ☒ The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase

money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
M&T Bank	Residential Dwelling	\$38,132.05	3%	\$39,276.01
Sunrise Lake Property Owners Association	Residential Dwelling	\$17,464.10	0%	\$17,464.10

E. Secured claims for which a § 506 valuation is applicable. *Check One:*

☒ None.

F. Surrender of Collateral. *Check One:*

☒ None.

G. Lien Avoidance. *Do not use for mortgages or for statutory liens, such as tax liens. Check One:*

☒ None.

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed

by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:
- a. In addition to the retainer of \$ 1,250.00 already paid by the Debtor, the amount of \$ 3,250.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
 - b. \$ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one:*
- ☒ None.

B. Priority Claims (including certain Domestic Support Obligations).

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). *Check one:*

☒ None.

4. UNSECURED CLAIMS.

A. Claims of Unsecured Nonpriority Creditors Specially Classified. *Check one:*

- ☐ None.
If this is checked, the rest of § 4.A need not be completed or reproduced.
- ☒ To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.

Name of Creditor	Reason for Special Classification	Estimated Amount of Claim	Interest Rate	Estimated Total Payment
Ed Financial	Student Loans - Payment deferred through discharge	\$34,708.00	0%	\$0.00
Ed Financial	Student Loans - Payment deferred through discharge	\$24,447.00	0%	\$0.00

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one:*

☒ None.

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☒ plan confirmation.
☐ entry of discharge.
☐ closing of case.

7. DISCHARGE: *(Check one)*

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

- Level 1: Adequate protection payments.
Level 2: Debtor's attorney's fees.
Level 3: Domestic Support Obligations.
Level 4: Priority claims, pro rata.
Level 5: Secured claims, pro rata.
Level 6: Specially classified unsecured claims.
Level 7: Timely filed general unsecured claims.

Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS.

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: September 21, 2021

/s/ Patrick J Best, Esq
Attorney for Debtor

/s/ Denise Riccio
Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.